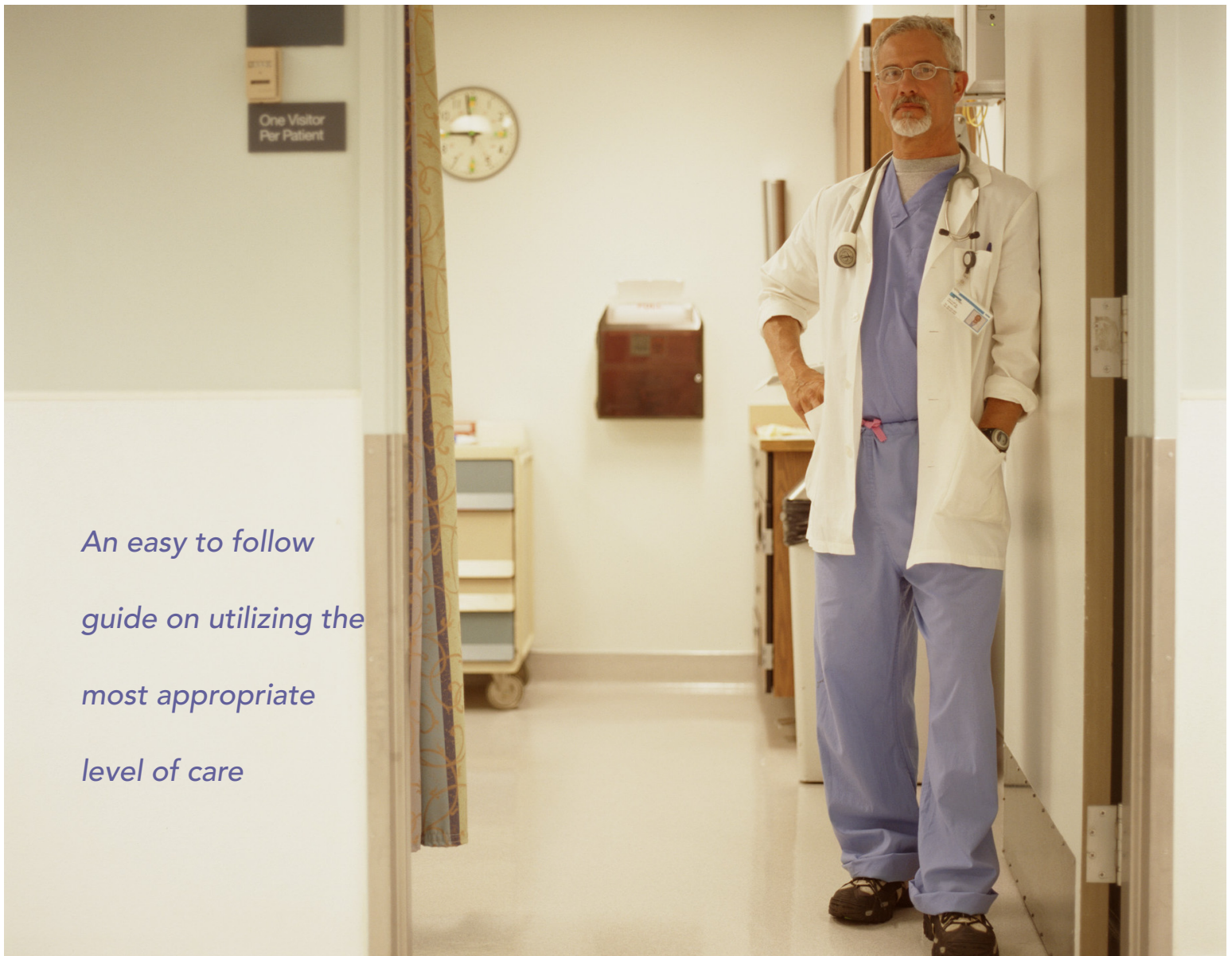


Where To Go When You Need Care

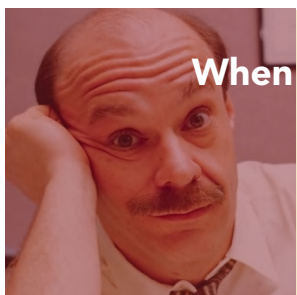
*An easy to follow
guide on utilizing the
most appropriate
level of care*





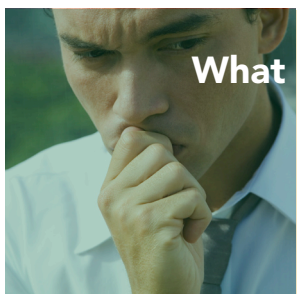
How do I know

where to go for emergency type care?



When do I go

to the emergency room?



What if I don't

have a primary care doctor?

If these are questions you've asked yourself, you have many ways to get answers and seek treatment through your Metro Government PPO Medical Plan administered by BlueCross BlueShield of Tennessee.

As a Nashville Metro Government employee, you can call Nurseline, available 24/7/365, at 1-800-818-8581. Nurseline is a free service that enables you to speak confidentially with a registered nurse any time of day or night - about any type of health condition or just for advice. Whether it's self-care at home or a possible trip to the doctor, knowing the right kind of care saves time, money and - most of all - worry.

Under your Metro Government PPO Medical Plan, you can choose from several retail clinics (convenience clinics located at retail pharmacies) that are participating in the PPO Provider Network. Retail clinics are quick, conveniently located and less expensive than many other medical settings. You may receive treatment at the clinics for sinus infections, minor illnesses, minor injuries, and vaccinations. The overall cost is less to the plan and to you.

Retail clinics available to you in the PPO network are:

- MinuteClinics® inside select CVS Pharmacies
- Take Care ClinicsSM at select Walgreen's
- The Little Clinic® in Kroger stores
- ExpressHEALTH Clinics found in independent drug stores in East Tennessee.

If you're still wondering where to go for care, below is a chart to help you to decide.

Is it really an emergency?

Ever wonder why the hospital's Emergency Room (ER) waiting area always seems filled with people waiting for hours to get care? One of the main reasons is that millions of Americans use the ER for routine medical care – instead of real emergencies. When someone in the Metro Government PPO plan visits the ER for non-emergency care, we all pay more. The average emergency room visit costs \$598,* while a visit to a retail clinic, an urgent care center or physician's office costs much, much less.

* BlueCross BlueShield of Tennessee internal data, 2006.

If you need health care, know when, where and how to get services.

When	Where	How
"My health problem is not really an emergency."	<p>First, call the Nurseline at 1-800-818-8581. After getting the advice of the registered nurse, you may want to visit . . .</p> <ul style="list-style-type: none"> • A retail clinic in your PPO Provider Network or • An urgent care center in your PPO network. • Also consider calling your family doctor in the PPO Provider Network and scheduling an appointment. 	<p>Nurseline is a free service that can help you decide what care you need.</p> <p>If you go to a retail clinic or urgent care center in your PPO network, you can have your health problem looked at quickly. The total office visit bill for retail clinics and urgent care centers is often less than many other medical settings. That means your share of cost is less.</p> <p>For an in-network office visit to treat illness or injury or for diagnostic services:</p> <ul style="list-style-type: none"> • You pay a \$20 copay at the time of service. • Your benefits pay 80% of the rest of the cost of the office visit; you pay the remaining 20% of the bill. • You pay a \$30 copay before the plan pays 80% of the rest of the cost for a specialist office visit.
"I believe my problem is urgent, but I don't really know."	<p>Don't know where to go to get care for your condition? You can get advice two ways:</p> <ul style="list-style-type: none"> • Call your in-network doctor. You may call your network doctor 24 hours a day, 7 days a week and receive medical advice. <p>OR</p> <ul style="list-style-type: none"> • You may also call your Nurseline service 24/7/365 at 1-800-818-8581. 	<p>Having an in-network family doctor who knows you and your medical history can help you get better and faster care if you get sick or injured.</p> <p>The registered nurses with Nurseline or your network doctor can help you decide the right medical setting for your care – a retail clinic, an urgent care center, your doctor's office, or the ER.</p>
"I need help in a big hurry!"	<p>Go straight to the nearest emergency room for help with any life-threatening condition. Those conditions include:</p> <ul style="list-style-type: none"> • Chest pain (especially if there is a risk for a heart attack) • Heavy bleeding (bleeding that does not stop) • Difficulty breathing, moving or speaking • Poisoning • Broken bones • Car accident, if injured • Drug overdose • When you are in labor during pregnancy 	<p>If your health is seriously in danger, go immediately to the emergency room or call 911. Getting immediate help is the most important thing to consider when a serious illness or injury occurs.</p>

If you don't have a family doctor, get one today. Not only will you get better, faster care from a doctor who knows your medical history, but when the doctor is in-network, you'll pay less money for your care, too.



of Tennessee
plans for better health. plans for a better life.™

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